

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1 (currently amended): A card settlement system using a debit card comprising:

means for ~~issuing a prepaid card by~~ using a debit card having a money withdrawal function  
to issue a prepaid card;

means for transmitting settlement data corresponding to a price or charge to be paid by using  
said prepaid card from a store's bank with which a prepaid card usable store has an account to a  
settlement bank in which said prepaid card is issued; and

means for remitting from said settlement bank to a store's account in said store's bank on the  
basis of said settlement data.

Claim 2 (currently amended): The card settlement system according to Claim 1, wherein said  
prepaid card ~~stores~~ does not store an amount of money having a cash function but ~~instead~~ stores  
credit grant information indicative of a usable amount.

Claim 3 (canceled).

Claim 4 (currently amended): A card settlement system using a debit card including an ATM of a settlement bank, said ATM comprising:

means for ~~issuing a prepaid card by~~ using a debit card having a money withdrawal function  
to issue a prepaid card;

means for inserting a prepaid card having a balance and a cash card into said ATM;

means for inputting an identification number; and

means for permitting withdrawal of money when said identification number is proper and for processing said prepaid card to an invalid state.